Fill in this information to identify the case:

Debtor 1 Camilla Brown

Debtor 2 ______

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia) **(State)**

Case number 18-18160-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 6

Last four digits of any number you use to identify the debtor's account: 8274

Date of payment change: Must be at least 21 days after date of this notice — August 1, 2024

New total payment: Principal, interest, and escrow, if any — $451.40

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $268.11 **New escrow payment:** $269.34

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: ______

Current Interest Rate: **New interest rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment: **New mortgage payment:**

Debtor 1 Camilla Brown
First Name Middle Name Last Name

Case Number *(if known)* 18-18160-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Michelle Ghidotti, Authorized Representative of Creditor Date 06/20/2024
Signature

Print: Michelle Ghidotti, Authorized Representative of Creditor Title Creditor`s Authorized Agent
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Ave,
Number Street

Santa Ana, CA 92705
City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

SN SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2771 o 2750
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #[redacted]
Branch Office NMLS #[redacted]

CAMILLA BROWN
535 E CARVER ST
PHILADELPHIA PA 19120

Analysis Date: June 06, 2024 — Final

Property Address: 535 EAST CARVER STREET PHILADELPHIA, PA19120 — Loan: [redacted]

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from May 2023 to July 2024. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	**Current:**	**Effective Aug 01, 2024:**
Principal & Interest Pmt:	182.06	182.06
Escrow Payment:	268.11	269.34
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	$450.17	$451.40

Escrow Balance Calculation	
Due Date:	Jul 01, 2024
Escrow Balance:	53.66
Anticipated Pmts to Escrow:	268.11
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	$321.77

	Payments to Escrow		**Payments From Escrow**				**Escrow Balance**	
Date	**Anticipated**	**Actual**	**Anticipated**	**Actual**		**Description**	**Required**	**Actual**
						Starting Balance	1,426.02	(524.46)
May 2023	236.21	268.11	1,189.80		*	Homeowners Policy	472.43	(256.35)
Jun 2023	236.21	268.11			*		708.64	11.76
Jul 2023	236.21	268.11			*		944.85	279.87
Aug 2023	236.21	268.11			*		1,181.06	547.98
Sep 2023	236.21	268.11			*		1,417.27	816.09
Oct 2023	236.21	268.11			*		1,653.48	1,084.20
Nov 2023	236.21	268.11			*		1,889.69	1,352.31
Dec 2023	236.21	268.11			*		2,125.90	1,620.42
Jan 2024	236.21	268.11			*		2,362.11	1,888.53
Feb 2024	236.21	268.11			*		2,598.32	2,156.64
Feb 2024				1,644.77	*	City/Town Tax	2,598.32	511.87
Mar 2024	236.21	268.11	1,644.77		*	City/Town Tax	1,189.76	779.98
Mar 2024				169.97	*	Escrow Disbursement	1,189.76	610.01
Apr 2024	236.21	268.11			*		1,425.97	878.12
Apr 2024				1,360.68	*	Homeowners Policy	1,425.97	(482.56)
May 2024		268.11			*		1,425.97	(214.45)
Jun 2024		268.11			*		1,425.97	53.66
						Anticipated Transactions	1,425.97	53.66
Jul 2024		268.11						321.77
	$2,834.52	$4,021.65	$2,834.57	$3,175.42				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,834.57. Under Federal law, your lowest monthly balance should not have exceeded 472.43 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments To Escrow	Anticipated Payments From Escrow	Description	Escrow Balance Anticipated	Escrow Balance Required
			Starting Balance	321.77	1,001.86
Aug 2024	250.45			572.22	1,252.31
Sep 2024	250.45			822.67	1,502.76
Oct 2024	250.45			1,073.12	1,753.21
Nov 2024	250.45			1,323.57	2,003.66
Dec 2024	250.45			1,574.02	2,254.11
Jan 2025	250.45			1,824.47	2,504.56
Feb 2025	250.45			2,074.92	2,755.01
Mar 2025	250.45	1,644.77	City/Town Tax	680.60	1,360.69
Apr 2025	250.45			931.05	1,611.14
May 2025	250.45	1,360.68	Homeowners Policy	(179.18)	500.91
Jun 2025	250.45			71.27	751.36
Jul 2025	250.45			321.72	1,001.81
	$3,005.40	$3,005.45			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 500.91. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 500.91 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 321.77. Your starting balance (escrow balance required) according to this analysis should be $1,001.86. This means you have a shortage of 680.09. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 3,005.45. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	250.45
Surplus Amount:	0.00
Shortage Amount:	18.89
Rounding Adjustment Amount:	0.00
Escrow Payment:	$269.34

Paying the shortage: If your shortage is paid in full, your new monthly payment will be $432.51 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the original appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On June 20, 2024, I served the foregoing document described as Notice of Mortgage Payment Change on the following individuals. By electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR: Cibik Law, P.C., help@cibiklaw.com

TRUSTEE: KENNETH E. WEST, ecfemails@ph13trustee.com

US TRUSTEE: Office of the U.S. Trustee, USTPRegion03.PH.ECF@usdoj.gov

By depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR: Camilla Brown
535 East Carver Street
Philadelphia, PA 19120

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/Michelle Ghidotti, Authorized Representative of Creditor